DOCUMENT RESUME

ED 075 616 VT 019 887

AUTHOR	Dickerson, Jack
TITLE	Analysis of Skills Needed by Graduates of Associate Degree Insurance Major. Final Report.
INSTITUTION	North Central Technical Inst., Wausau, Wis.
SPONS AGENCY	Office of Education (DHEW), Washington, D.C. Div. of Comprehensive and Vocational Education Research.; Wisconsin State Board of Vocational, Technical, and Adult Education, Madison.
PUB DATE	Jun 72
NOTE	91p.
EDRS PRICE	MF-$0.65 HC-$3.29
DESCRIPTORS	*Associate Degrees; Business Skills; *Course Content; *Curriculum Evaluation; Employment Qualifications; *Insurance Companies; *Insurance Occupations; Occupational Information; Salesmanship; Skill Analysis; Surveys; Technical Institutes; Vocational Education

ABSTRACT

This study was undertaken to learn whether the courses offered by the Associate Degree Insurance program at North Central Technical Institute, Wausau, Wisconsin, are adequate to equip prospective employees in the insurance industry. The study was accomplished by surveying 169 insurance companies to obtain the value assigned by respondents to each course in the insurance curriculum. Detailed responses are presented in tabular and narrative form. Seventy-five percent of the responding companies stated that they would be interested in hiring the graduates of the 2-year associate degree program. However, many firms indicated that a positive attitude was more important than technical training and that they would hire the graduates because of their demonstrated interest in the insurance business rather than because of what they had learned at school. Some firms stated that they look for persons with a liberal arts background and do the training themselves. Fifty-seven percent of the respondents felt that a liberal arts graduate was preferred to the business graduate. As a result of the survey, it was recommended that a salesmanship course be added to the curriculum, as most insurance jobs involve some sort of selling. It was also recommended that contacts with the insurance companies be maintained for placement and further curriculum evaluation purposes. (MF)

ED 075616

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Final Report

Project No. 15.036.151.222

ANALYSIS OF SKILLS NEEDED BY GRADUATES OF ASSOCIATE DEGREE INSURANCE MAJOR

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June 1972

The research reported herein was performed pursuant to a grant or contract with the Wisconsin Board of Vocational, Technical and Adult Education, partially reimbursed from an allocation of Federal Funds from the U. S. Office of Education, U. S. Department of Health, Education and Welfare. Contractors undertaking such projects under Government sponsorship are encouraged to express freely their professional judgment in the conduct of the project. Points of view or opinions stated do not, therefore, necessarily represent official District 15, State Board or U. S. Office of Education position or policy.

VT019887

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ACKNOWLEDGEMENTS

Acknowledgements should go to:

Harold Bliss	-	Employers of Wausau
Tom Gran	-	Employers of Wausau
Cal Hessert	-	Employers of Wausau
James L. Heureux	-	State Insurance Department
Paul Mast	-	Executive Director of Insurance Agents
Russ Ross	-	Employers of Wausau
Nick Smith	-	Employers of Wausau
Vern Swenson	-	Wisconsin Board of Vocational, Technical & Adult Education

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CHAPTER I

INTRODUCTION

The basic philosophy of vocational, technical and adult education in the North Central Technical Institute is for the education of men and women for the responsibilities they have as adults. These programs are specifically designed to help adults for job entry, job advancement and change of job.

The Insurance program at North Central Technical Institute is designed to prepare men and women for positions in the insurance industry such as independent agents, field representatives, underwriters, and adjusters. Other employment opportunities include accounting, safety engineering, and sales.

The insurance adjuster, or claims investigator, has an action-packed responsibility. He hurries to scenes of accidents, fires, and other disasters, determines if losses or damages are covered by the claimant's policy, inspects damaged or destroyed property, estimates the cost of repair or replacement, then works out a settlement satisfactory to all concerned.

Underwriters specialize in areas such as automobiles, homes, business establishments and public institutions. In recent years, there has been an increasing demand for women in the field of underwriting.

An effort was made in this study to discover whether the courses offered by the Associate Degree Insurance program at North Central Technical Institute are adequate to equip prospective employees in the insurance industry.

It is assumed that potential insurance employers who have faced the problem of hiring employees are in a position to know the actual qualifications and training that are demanded by employers.

Problem

The problem is to investigate the curriculum of North Central Technical Institute's Associate Degree Business Administration program with an insurance major, to determine whether graduates are being adequately trained to secure entry positions in the insurance field and how the findings might aid in curriculum revision.

Objectives

The general objectives of this study were:

1. To obtain information as to what extent the Insurance Department of North Central Technical Institute is preparing the graduates for employment.

2. To decide what revisions are necessary or desirable in the curriculum according to the suggestions of insurance employers.

The specific objectives of the study were:

1. To compare North Central Technical Institute's insurance curriculum with the curriculum of other post high school institutions in other states which offer a two-year associate degree program in insurance.

2. To find out if prospective employers would consider employing two-year associate degree insurance graduates.

Specific objectives (continued)

3. To find out the job classification in which prospective insurance companies would employ graduates of a two-year associate degree program.

4. To find out if the present curriculum meets the employment needs of the graduate.

CHAPTER II

METHODOLOGY

Several methods were used to secure the data for this study. A questionnaire was one means used to secure the data from the insurance companies. A list of insurance companies was obtained from the Insurance Company Education Directors Society covering insurance within the United States. Companies were selected from this list to receive questionnaires.

A questionnaire covering desired information was prepared. A copy of the questionnaire together with a self-addressed stamped envelope was sent to each company selected.

An explanatory letter accompanied each questionnaire along with brief course descriptions of courses taken by insurance majors. A copy of the questionnaire used, course descriptions, and a copy of the letter that accompanied the questionnaire are included in the appendix.

A select group of insurance companies within Wisconsin and the Minneapolis-St. Paul, Minnesota area were contacted personally and the questionnaire was filled in during this personal contact.

A letter was sent to each state's Coordinator of Business and Distributive Education asking for a list of schools that offered a two-year associate degree program in insurance.

After receiving the list of schools, a letter was sent to each school which offered a two-year associate degree in insurance. This letter was sent in order to compare North Central Technical Institute's insurance curriculum with the curriculum of other post high school institutions.

CHAPTER III

FINDINGS AND ANALYSIS

This study involved 169 insurance companies who were listed as members of the Insurance Company Education Directors Society. Thirty-five of these companies were interviewed personally.

Many of the companies that were contacted personally were aware of the North Central Technical Institute's two year Insurance degree program. They had become familiar with our program via a study entitled "A Survey of the Employment Requirements for Graduates of the Insurance Curriculum at North Central Technical Institute in Wausau, Wisconsin" prepared by Mr. Wayne L. Schmidt.

Letters were sent to State Supervisors of Distributive Education in forty states. Twenty-six of the states responded but only four states had community colleges that offered a two-year associate degree in Insurance. Of the four states that responded, none of the schools had programs that were old enough to have student placement records.

The placement record of the North Central Technical Institute's two year associate degree program has had nine graduates. Five of the students are employed as salesmen in the field and are lacking training in this phase of the insurance program.

TABLE I

NUMBER AND PERCENTAGE OF COMPANIES WHO RESPONDED TO QUESTIONNAIRES SENT TO INSURANCE COMPANIES AND INSURANCE COMPANIES CONTACTED PERSONALLY

	Number	Percent
Possible Responses	169	100
Companies Who Did Not Respond	68	40
Companies Who Returned Unusable Questionnaires	18	11
Companies Who Returned Usable Questionnaires	83	49

One hundred sixty-nine letters were sent to members of the Insurance Company Education Directors Society. Forty percent or 68 of these insurance companies did not respond. Eighteen questionnaires that were returned were not usable. Forty-nine percent or 83 insurance companies returned usable questionnaires. The results of this study are based on the responses of these 83 insurance companies.

TABLE II

APPROXIMATE NUMBER OF PEOPLE EMPLOYED IN RESPECTIVE CATEGORIES WITH LESS THAN A FOUR-YEAR DEGREE AS LISTED BY RESPONDING COMPANIES

	TOTAL NUMBER EMPLOYED (in all areas)	NUMBER EMPLOYED WITH LESS THAN A FOUR YEAR	PERCENT
Claims		3888	5
Underwriting	73570	3181	4
Sales		3202	4
Other		5573	8
TOTAL	73570	15,844	21%

Two-year Now Employed

A total of twenty-one percent of the people employed by the responding eighty-three insurance companies have less than a four year degree. The majority (8%) of these were employed in the other category. Five percent were employed in the Sales and Underwriting Departments.

PRODUCT LINES

The product lines handled by the eighty-three insurance companies were divided into two major divisions, Casualty and Life. Many of the companies handled both major product lines of insurance.

Property insurance was handled by seventy-six percent of the respondents to the survey. The second most popular type of insurance handled was inland marine insurance. Seventy-four companies handled this type of insurance. Auto insurance was sold by seventy-one percent of the companies responding to the questionnaire.

Public liability was the fourth most popular type of casualty insurance handled. Sixty-six percent of the companies offered this type of insurance to their customers. Sixty-one percent of the companies handled crime insurance and individual life insurance policies.

Forty-nine percent of the companies sold workmen's compensation insurance. Group life insurance was sold by fifty-one percent of the firms participating in the insurance study. Forty-seven percent of the firms handled group accident and health insurance policies. Pensions and annuities and estate planning was available from forty-three percent of the insurance firms that participated in this study.

If the employment opportunities were related to the popularity of insurance company product lines, then the students need to be prepared in the field of property, auto, inland marine, public liability, crime, and individual life insurance. The product lines were handled by more than sixty of the respondents.

TABLE III

PRODUCT LINES HANDLED BY EIGHTY-THREE INSURANCE RESPONDENTS

	NUMBER	PERCENT
Casualty		
Workmen's Compensation	49	59
Public Liability	55	66
Property Insurance	63	76
Auto Insurance	59	71
Crime Insurance	51	61
Inland Marine	61	74
Life		
Individual	51	61
Group	42	51
Group Accident and Health	39	47
Pensions and Annuities	36	43
Estate Planning	36	43

INSURANCE EMPLOYEES

Both large and small insurance companies were surveyed in order that the insurance program became better known. This also gave the North Central Technical Institute a better opportunity to prepare the graduates for employment anywhere in the United States.

Twenty percent of the firms had between 100 and 300 employees. The next largest group of firms that responded indicated eighteen percent had more than 1500 employees in the insurance field. Sixteen percent of the firms participating had 50 employees or less. Between 300 and 600 people were employed by fifteen percent of the eighty-three insurance company respondents.

Thirteen percent of the companies responding employed between fifty and one hundred people. Eleven percent of the respondents employed between 1000 and 1500 employees. The smallest number of respondents (seven percent) had between 600 and 1000 employees.

If the eighty-three companies that responded to the questionnaire were willing to employ the graduates of the North Central Technical Institute's two-year associate degree insurance program, the students should then be qualified for any size of firm.

TABLE IV

APPROXIMATE NUMBER OF EMPLOYEES EMPLOYED BY EIGHTY-THREE INSURANCE RESPONDENTS

	NUMBER	PERCENT
1-50	13	16
51-100	11	13
101-300	17	20
301-600	12	15
601-1000	6	7
1000-1500	9	11
Over 1500	15	18
TOTAL	83	100%

JOB CLASSIFICATIONS IN WHICH EMPLOYERS WOULD EMPLOY TWO-YEAR GRADUATES

Seventy-seven percent of the companies responding indicated that they would be interested in hiring graduates in the area of claims.

Seventy-eight percent of the respondents stated that they would be interested in employing graduates in the area of underwriting. Sixty-four percent of the firms would be interested in graduates that would like to sell insurance.

Many of the companies stated that they would hire our graduates because they had demonstrated an interest in the insurance industry, not because of what they had learned. It was found through the personal interviews that many companies did not hire for entry level positions but for the potential that the individual demonstrates.

Sixty-six percent of the companies stated that they would be willing to employ graduates from a two year associate degree insurance program in other job categories.

Following is a list of the specific jobs in the areas of claims, underwriting, sales, and other job categories that would be available to two-year associate degree insurance graduates from the responding companies in this study.

CLAIMS

Adjuster
Service Representative
Service Trainee
Examiners
Correspondent
Inspectors
Appraisers
Office Representative
Manager
Residents Claim Loss Representative
Loss Adjuster
Damage Appraisee
Adjuster Trainee
Senior Claims Representative
Claims Personal Lines
Claims Casualty
Benefit Analysis
Supervisors
Senior Claims
Field Adjusters
Health Claims
Loss Examiner
Consultant
Claims Approver
Staff Assistant

UNDERWRITING

Underwriters
Assistant Underwriters
Associate Underwriters
Resident Underwriters
Underwriters Junior
Underwriters Senior
Underwriters Trainee
Raters
Policy Service Manager
Assistant Manager of Underwriters
Supervisions
Examiners
Consultant
Appraisers
Office Auditor
Correspondents
Auto Underwriter
Tire Underwriter
Junior Assistant
Screener
Junior Auto Underwriter

SALES

Lumber Fieldmen
Salesman
Special Agents
Sales Agent
Agent Fieldmen
Sales Clerk
Customer Service
Trainee
Captive Agents
District Sales Representative
Sales Correspondents
Indirect Sales
Home Office Representative
Special Agent
Independent Agent

OTHER

Personnel
Accounting
Data Processing
Machine Operator D. P.
Raters
Clerical
Services
Mail & Supply Supervisor
Office Management
Supply Manager
Traffic Manager
Field Inspection

TABLE V

JOB CLASSIFICATION IN WHICH EIGHTY-THREE RESPONDENTS WOULD EMPLOY GRADUATES FROM A TWO-YEAR ASSOCIATE DEGREE INSURANCE PROGRAM

	NUMBER	PERCENT
CLAIMS	64	77
UNDERWRITING	65	78
SALES	53	64
OTHER JOB CATEGORIES	55	66

INDIVIDUAL COURSE RESULTS

The results of the study concerning each of the courses in the two-year Associate Degree Insurance program were tabulated according to the areas in which the responding companies indicated interest in hiring the graduates. Each course was evaluated in terms of knowledge considered essential and non-essential for performance on the job. Frequency used, daily, weekly, or montly, was also surveyed in regard to each course that is reuired of each of the graduates. There was a close relationship between the knowledge that was considered essential and frequently used whether it be daily or weekly.

PRINCIPLES OF INSURANCE

Whether the companies were hiring in all three areas of emphasis, underwriting, claims, sales or only underwriting and claims, they all favored the essential knowledge of the principles of insurance course. This knowledge would be used daily by the majority of the insurance companies surveyed.

TABLE VI

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM PRINCIPLES OF INSURANCE AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequently Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	60	100			59	98	1	2		
Claims	59	98	1	2	57	95	2	3	1	2
Sales	59	98	1	2	57	95	2	3	1	2
Underwriting	17	100			15	88	2	12		
Claims	17	100			14	82	2	12	1	6
Claims	4	100			4	100				
Sales	2	100			2	100				

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

LIFE AND HEALTH INSURANCE

The Life and Health Insurance course value appeared to vary with the type of insurance company that was doing the hiring. The companies that were willing to hire in the areas of underwriting, claims, and sales were divided in their feelings regarding the Life and Health Insurance course. The course was considered essential for forty-eight percent of the underwriters of their firm, and was used daily by forty-five percent and weekly by five percent of them. The other fifty-two percent considered the course non-essential because it was used monthly by fifty percent of their underwriters. Fifty-eight percent of the claims department personnel found that it was not essential because fifty-eight percent of the time the information was used only monthly. The Life and Health Insurance course was essential to sixty-three percent of the salesmen of their companies and was used daily by fifty-eight percent of them, and weekly by the other five percent.

The companies that expressed interest in hiring in the areas of underwriting and claims felt the same regarding the essentialness of the Health and Life Insurance course. They differed only in how often the information was used by their two departments. Sixty-five percent of the underwriters used the information monthly. Fifty-three percent of the claims people needed the Life and Health Insurance course daily whereas twelve percent used it weekly and the other thirty-five percent used it monthly.

The companies that were hiring only for the claims department felt the Life and Health Insurance course was not essential as its information was used monthly.

The Life and Health Insurance knowledge was considered essential for companies interested only in hiring in the area of sales. The companies were equally divided as to whether the information was used weekly or daily.

TABLE VII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM LIFE AND HEALTH INSURANCE AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES.

	Knowledge				Frequently Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	29	48	31	52	27	45	3	5	30	50
Claims	25	42	35	58	23	38	2	3	35	58
Sales	38	63	22	37	35	58	3	5	22	37
Underwriting	14	82	3	18	11	65	2	12	4	23
Claims	14	82	3	18	9	53	1	12	6	35
Claims	1	25	3	75	1	25			3	75
Sales	2	100			1	50	1	50		

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

PROPERTY INSURANCE

The value of the Property Insurance course varied not only with the type of insurance company but also with the departments within their firms.

Those firms that were interested in hiring in all three areas, underwriting, claims, and sales, felt that the course was of essential value to eighty-eight percent of the underwriters, ninety percent of the claims personnel and ninety-two percent of the sales personnel. The other firms felt that the Property Insurance course was not essential to twelve percent of their underwriters, ten percent of their claims departments, and eight percent of their sales departments. The underwriting departments used the information daily in eighty-three percent of the companies, weekly in five percent of the companies, and monthly in twelve percent of the companies responding to the study. Property Insurance was of value to the claims department daily in eighty-five percent of the companies, weekly in five percent of the companies, and monthly in ten percent of the companies. The sales departments used the information daily in eighty-seven percent of the companies, weekly in five percent of the companies, and monthly in eight percent of the companies.

The companies that indicated an interest in hiring for the underwriting and claims departments agreed all the way down the line. The Property Insurance course was considered essential to seventy-six percent of both departments and non-essential to twenty-four percent of the departments. Sixty-five percent of the underwriting and claims departments used the information daily, six percent used it weekly, and twenty-nine percent used it monthly.

The companies that were hiring only in the claims or sales areas felt the Property Insurance course was essential to one hundred percent of their respective personnel because the information was used daily.

TABLE VIII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM PROPERTY INSURANCE AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	53	88	7	12	50	83	3	5	7	12
Claims	54	90	6	10	51	85	3	5	6	10
Sales	55	92	5	8	52	87	3	5	5	8
Underwriting	13	76	4	24	11	65	1	6	5	29
Claims	3	76	4	24	11	65	1	6	5	29
Claims	4	100			4	100				
Sales	2	100			2	100				

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

CASUALTY INSURANCE

The value of the Casualty Insurance course varied from seventy-six percent to one hundred percent essential by the companies that responded to the study.

These firms that expressed interest in hiring graduates for the underwriting, claims, and sales departments felt that the Casualty Insurance course was essential to eighty-five, eighty-seven, and eighty-eight percent of their personnel respectively. This information was used daily by eighty percent of the underwriter, eighty-four percent of the claims personnel, and eighty-two percent of the salesmen. The rest of the firms felt that the Casualty Insurance course was not essential to fifteen percent of their underwriting departments because the information was used only monthly by seventeen percent of them. Thirteen percent of the claims departments of the other companies used the Casualty Insurance course information only monthly. Twelve percent of the sales departments of the companies also use the Casualty Insurance information only monthly.

The companies that expressed interest in hiring graduates for the underwriting and claims departments felt that the Casualty Insurance course was essential to seventy-six percent of their personnel because it was used daily by fifty-nine percent of the claims people. Twenty-four percent of the companies felt it was not essential to twenty-four percent of their underwriters or claims people because the property insurance knowledge was used monthly by only thirty-five percent of their personnel.

The companies that expressed interest in hiring only claims or sales people agreed that the Property Insurance course was essential to their people because this knowledge was used daily.

TABLE IX

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM CASUALTY INSURANCE AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	51	85	9	15	48	80	2	3	10	17
Claims	52	87	8	13	50	84	2	3	8	13
Sales	53	88	7	12	49	82	3	5	7	12
Underwriting	13	76	4	24	10	59	1	6	6	35
Claims	13	76	4	24	9	53	2	12	6	35
Claims	4	100			4	100				
Sales	2	100			2	100				

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

INSURANCE AND ADJUSTING

The value of the Insurance and Adjusting course varied with the type of insurance handled by the companies responding to this insurance study. Those firms that expressed interest in the graduates for their underwriting, claims, and sales departments expressed a range of difference in the value of the Insurance and Adjusting course. Fifty-eight percent of the underwriters use this course knowledge daily, twenty-eight percent of the time, whereas the other thirty-three percent used it only weekly. Forty-two percent of the underwriters felt the course was not essential because they used this information only monthly, thirty-eight percent of the time. The claims personnel, however, felt this course was of essential value to eighty-seven percent of them because this information used daily by eighty-three percent of the firms and weekly by three percent of the firms. Only thirteen percent of the claims departments felt this information was not essential because it was used only monthly. Sixty-five percent of sales departments of these firms felt that the Insurance and Adjusting course was essential to them as the information was used daily by forty percent of the firms and weekly by twenty percent of the firms. Thirty-five percent of the firms considered the course not essential to their sales departments because it was used only monthly by forty percent of the firms.

Those companies responding to the study that were interested only in hiring for their underwriting and claims departments felt that Insurance and Adjusting course was essential to eighty-two percent of their claims departments. Their claims departments used this knowledge daily in fifty-nine percent of the firms and weekly in eighteen percent of the firms. The course was of essential value to forty-one percent of the underwriting departments because thirty-five percent used this information daily and twelve percent used it weekly. The remaining fifty-nine percent of the underwriting departments did not feel the Insurance Adjusting course was essential because its knowledge was used only monthly by fifty-three percent of the departments.

The firms that expressed interest in hiring graduates only in the claims area were in one hundred percent agreement regarding the necessity of the Insurance and Adjusting course because of the daily use of this knowledge.

The sales firms were equally divided as to whether the Insurance and Adjusting course was essential or not essential.

TABLE X

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM INSURANCE AND ADJUSTING AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	35	58	25	42	17	28	20	33	23	38
Claims	52	87	8	13	50	83	2	3	8	13
Sales	39	65	21	35	24	40	12	20	24	40
Underwriting	7	41	10	59	6	35	2	12	9	53
Claims	14	82	3	18	10	59	3	18	4	23
Claims	4	100			4	100				
Sales	1	50	1	50			1	50	1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

INSURANCE PROGRAMMING

The value of the Insurance Programming course appeared to vary with the department of employment rather than the type of insurance handled by the companies.

Those firms that expressed interest in the two year Associate Degree Insurance graduates for their underwriting, claim, and sales departments valued the course in relation to their personnel's contact with the public. Insurance Programming was not considered essential to fifty-eight percent of the underwriters because the knowledge was used only monthly. The other forty-two percent of the firms felt their underwriters needed the Insurance Programming course because the knowledge was used daily by twenty-eight percent of the firms and weekly by thirteen percent of the firms. The course was not essential to seventy-eight percent of the claims departments as it was used only monthly in eighty percent of the firms. Twenty-two percent of the claims departments felt that the Insurance Programming course knowledge was essential as thirteen percent of them used it daily and the other seven percent used this information weekly. The Insurance Programming course was considered to be essential to sixty-three percent of the sales departments because fifty-two percent used this knowledge daily and ten percent used this knowledge weekly. The other thirty-seven percent of the sales departments felt the course was not essential because the Insurance Programming course was used by thirty-eight percent of the firms only monthly.

Those firms interested in graduates for their underwriting and claims departments differed again from the above firm. Fifty-nine percent of the firms felt the Insurance Programming course was essential as the knowledge was used daily in twenty-three percent of the firms and weekly in twenty-nine percent of the firms. The other forty-one percent of the firms felt this course was not essential to their underwriters as the knowledge was used monthly in forty-eight percent of the firms. Forty-seven percent of the claims departments considered the insurance programming course essential as it was used daily in twenty-three percent of the firms and weekly in twelve percent of the firms. The majority of the claims departments (fifty-three percent) felt this course was not essential because the information was used only monthly by sixty-five percent of the firms.

There was one hundred percent agreement by those firms that would hire only for their claims departments. They felt the Insurance Programming course was not essential for their employees.

The firms hiring only for their sales departments were evenly divided on the need for the Insurance Programming course.

TABLE XI

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM INSURANCE PROGRAMMING AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	25	42	35	58	17	28	8	13	35	58
Claims	13	22	47	78	8	13	4	7	48	80
Sales	38	63	22	37	31	52	6	10	23	38
Underwriting	10	59	7	41	4	23	5	29	8	48
Claims	8	47	9	53	4	23	2	12	11	65
Claims			4	100					4	100
Sales	1	50	1	50	1	50			1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

INTRODUCTION TO RISK MANAGEMENT

The value of the Introduction to Risk Management course appears to vary with the department that the graduate is employed in according to the insurance firms that responded to the survey.

The group of firms that expressed interest in graduates for their underwriting, claims, and sales departments felt that 67 percent of underwriters needed this knowledge whereas thirty-three percent of the underwriters did not. The underwriters in these firms used the knowledge daily fifty-three percent of the time, weekly in fifteen percent of time, and monthly thirty-two percent of the time. The claims personnel need Introduction to Risk Management in thirty-seven percent of the firms and did not need it in sixty-three percent of the firms. This knowledge was used in sixty-seven percent of the firms monthly, weekly in fifteen percent of the firms, and daily in eighteen percent of the firms. Sixty-seven percent of the firms felt that Introduction to Risk Management was essential to their sales personnel and not essential to the other thirty-three percent. Introduction to Risk Management is used daily in the sales department of fifty-three percent of the firms, weekly in ten percent of the firms, and monthly in thirty-seven percent of the firms.

Those firms hiring graduates from the insurance program for their underwriting and claims agreed pretty much with the firms hiring in all three areas. Sixty-five percent of these firms felt the Introduction to Risk Management was essential for the underwriters and the other thirty-five percent felt it was not essential. This information was used by the underwriters monthly in fifty-nine percent of the firms, weekly in eighteen percent of the firms, and daily in twenty-three percent of the firms. Forty-seven percent of the claims personnel need Introduction to Risk Management and the other fifty-three percent of the firms did not feel the course was essential. The course knowledge is used monthly in seventy-six percent of the claims departments, and the other twelve percent of firms used it either weekly or daily.

Those firms hiring only in the claims area felt that the course was not essential because the information was utilized only monthly. Those firms hiring in sales only, felt the Introduction to Risk Management course was essential. They were divided, however, on how often the information was used, daily or weekly.

TABLE XII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM INTRODUCTION TO RISK MANAGEMENT AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	40	67	20	33	32	53	9	15	19	32
Claims	22	37	38	63	11	18	9	15	40	67
Sales	40	67	20	33	32	53	6	10	22	37
Underwriting	11	65	6	35	4	23	3	18	10	59
Claims	8	47	9	53	2	12	2	12	13	76
Claims			4	100					4	100
Sales	2	100			1	50	1	50		

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

BUSINESS LAW

Those companies that expressed interest in hiring graduates for their underwriting, claims, and sales department felt that the Business Law course was most essential for their claims department. Eighty-three percent of these companies stated that the Business Law course was used daily sixty-eight percent of the time, weekly seventeen percent of the time, and the other seventeen percent felt their claims department personnel did not need the Business Law course because its knowledge was used only fifteen percent of the time.

The Business Law knowledge was essential for those insurance firms' underwriting department in fifty-five percent of the cases as the information is used thirty-two percent of the time daily, and twenty-two percent of the time weekly by their personnel. They felt this information was not essential to forty-five percent of their underwriting firms as the information was needed only once a month in forty-seven percent of the cases. The sales departments of these firms felt that the Business Law was essential to fifty-eight percent of their personnel and non-essential to forty-two percent of the rest of their personnel. The information from the course will be used daily by thirty percent of the firms, weekly by twenty-seven percent of the firms, and monthly by forty-three percent of the firms.

Those firms expressing desire in the graduates of the two year Associate Degree Insurance program for their underwriting and claims departments felt that Business Law course was essential for their underwriting department in fifty-nine percent of the firms, and for their claims departments in eighty-eight percent of the firms. Forty-one percent of the firms felt the law course was not essential to their underwriting or the knowledge is used only monthly in sixty-five percent of the firms. The information from the law course was not essential to the claims departments in twelve percent of the firms as the information was needed only monthly by twenty-three percent of the firms. Sixty-five percent of the claims departments used the Business Law knowledge daily and the other twelve percent used it weekly. Seventy-nine percent of the underwriting departments needed the law course knowledge daily and the other six percent used it weekly.

One hundred percent of the firms hiring in claims felt that the Business Law course was essential as the knowledge was used daily seventy-five percent of the time and weekly in twenty-five percent of the cases.

Those firms hiring only in sales were equally divided in their opinion concerning the Business Law course.

TABLE XIII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM BUSINESS LAW AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	33	55	27	45	19	32	13	22	28	47
Claims	50	83	10	17	41	68	10	17	9	15
Sales	35	58	25	42	18	30	16	27	26	43
Underwriting	10	59	7	41	5	29	1	6	11	65
Claims	15	88	2	12	11	65	2	12	4	23
Claims	4	100			3	75	1	25		
Sales	1	50	1	50			1	50	1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

ACCOUNTING I

One other question I was trying to clear up was whether or not two semesters of accounting is needed. Most everyone I interviewed felt they needed one course in Accounting. Most everyone agreed that any good business background would give a student two semesters of Accounting even though it was not needed for job entry.

One of the most controversial courses in the Insurance associate degree program is the Accounting I course knowledge. Those firms hiring in underwriting, claims, and sales departments appeared to be in favor of the Accounting I course knowledge. Fifty-seven percent of the underwriters used this knowledge daily in thirty-three percent of the firms and weekly in thirteen percent of the firms. Forty-three percent of the underwriting departments felt that Accounting I was not essential as the information was used only monthly in fifty-three percent of the cases. The claims departments were about equally divided, forty-five percent said yes, Accounting I was essential, and fifty-five percent said no, Accounting I was not essential. The Accounting I knowledge was used daily by twenty-eight percent of the firms, weekly by thirteen percent of the firms, and monthly by fifty-eight percent of the firms, It appears that the sales departments need the Accounting I course in sixty-seven percent of the firms, as the knowledge is needed forty-five percent of the time daily and weekly in twenty percent of the time. Thirty-three percent of the firms felt this knowledge was not essential to their sales department as the knowledge was used only once a month in thirty-five percent of the firms.

Those firms interested in hiring for their underwriting and claims departments felt more strongly about the Accounting I course. Sixty-five percent of the firms felt that it was essential as the knowledge was used daily in eighteen percent of the cases and weekly in twenty-nine percent of the cases. It was not essential for thirty-five percent of the underwriting firms as the knowledge was used only monthly in fifty-three percent of the cases. Seventy-six percent of claims departments used the Accounting I knowledge twenty-nine percent of the time daily, and forty-two percent of the time weekly. Seventy-four percent of the firms felt the Accounting I course was not essential as the information was used only monthly in twenty-nine percent of the cases.

Those hiring only in the claims area are one hundred percent in favor of the Accounting I course. The knowledge is used daily in seventy-five percent of the cases and weekly in twenty-five percent of the cases.

Those firms hiring only in sales felt that the Accounting I course was not essential as the information was used only monthly.

One of the questions that this study attempted to clear up was whether or not two years of accounting was essential or needed. The results of the personal interviews showed that one course was considered essential. Most everyone agreed that any good business background would give a student two semesters of accounting even though it was not needed for job entry.

TABLE XIV

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM ACCOUNTING I AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	34	57	26	43	20	33	8	13	32	53
Claims	27	45	33	55	17	28	8	13	35	58
Sales	40	67	20	33	27	45	12	20	21	35
Underwriting	11	65	6	35	3	18	5	29	9	53
Claims	13	76	4	24	5	29	7	42	5	29
Claims	4	100			3	75	1	25		
Sales			2	100					2	100

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

BUSINESS STATISTICS

The need for the Business Statistics course varies with the department in which the graduate is employed as well as the type of firm that employed them.

Those firms hiring graduates for their underwriting, claims, and sales departments showed variances in essentialness of Business Statistics knowledge by department. Fifty-five percent felt that Business Statistics was essential for underwriting whereas forty-five percent felt it was not. The course knowledge is used daily thirty-three percent of the time, weekly seventeen percent of the time, and monthly fifty percent in their underwriting departments. In the claims area, thirty-three percent indicated it was essential whereas sixty-seven percent of the firms felt that their claims personnel did not necessarily need Business Statistics. Seventy-three percent of the time this knowledge was used only monthly, fifteen percent of the claims personnel used Business Statistics daily and the other twelve percent used the knowledge weekly. The sales department was a reverse split of the underwriting department with forty-five percent considering Business Statistics essential and the other fifty-five percent feeling that it was not essential. The sales personnel used the courses knowledge monthly fifty-three percent of the time, and the other twenty-three percent used it either daily or weekly.

Those firms hiring for claims and underwriting only showed exact reverse splits. Forty-seven percent felt it was essential for underwriters and the same percent felt it was non-essential for the claims department. Fifty-three percent felt Business Statistics was essential for claims and fifty-three percent felt it was not essential for underwriters. The underwriters used this knowledge seventy percent of the time once a month, six percent of the time daily, and twenty-four percent of the time once a week. The claims personnel made use of Business Statistics once a month sixty-four percent of the time, and the other eighteen percent used is either daily or weekly.

Those firms hiring only for claims felt that the Business Statistics course was not essential because the information was needed only monthly. The firms hiring for sales only were equally divided regarding the Business Statistics course.

TABLE XV

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM BUSINESS STATISTICS AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	33	55	27	45	20	33	10	17	30	50
Claims	20	33	40	67	9	15	7	12	44	73
Sales	27	45	33	55	14	23	14	23	32	53
Underwriting	8	47	9	53	1	6	4	24	12	70
Claims	9	53	8	47	3	18	3	18	11	64
Claims			4	100					4	100
Sales	1	50	1	50			1	50	1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

MATH OF FINANCE

It is most interesting to note that although the firms responding to the survey felt that Business Statistics on the whole was essential, they appear not to feel the same way about the Math of Finance course.

Those firms hiring for their underwriting, claims, and sales departments as a whole felt the Math of Finance course was not essential for the underwriters sixty-seven percent of the time, for the claims personnel seventy-eight percent of the time, and for the salesmen seventy-seven percent of the time. Thirty-three percent of the firms felt that their underwriters needed Math of Finance, twenty-two percent felt that claims needed the course, and twenty-three percent felt that their claims needed the course, and twenty-three percent felt that their salesmen needed it. In the underwriting department Math of Finance is used daily in twenty-two percent of the firms, used weekly in ten percent of the firms, and monthly in eighty-seven percent of the firms. Seventy-eight percent of the claims departments used the course monthly, five percent used it weekly, and seventeen percent used it daily. The salesmen from their firms used Math of Finance seventy-eight percent of the time once a month, seven percent of the time once a week, and fifteen percent of the time daily.

The firms interested in insurance graduates for their underwriting and claims department were almost equally divided in their feelings regarding the essentialness of the Math of Finance course. Forty-one percent of firms felt that the Math of Finance course was essential and the other fifty-nine percent felt that it was not essential for the underwriters. The information was used by seventy-one percent of the firms monthly and daily by twenty-nine percent of the firms in their underwriting department. Fifty-three percent of the claims personnel need Math of Finance and the other forty-seven percent do not feel the Math of Finance course was essential. The course knowledge was used monthly by fifty-three percent of the firm's claims personnel, weekly by eighteen percent, and daily by twenty-nine percent of them.

The firms hiring only in claims felt the course was not essential as the knowledge was used only monthly. The firms hiring only in sales were equally divided once again regarding the Math of Finance course necessity.

TABLE XVI

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM MATH OF FINANCE AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	20	33	40	67	13	22	6	10	41	87
Claims	13	22	47	78	10	17	3	5	47	78
Sales	14	23	46	77	9	15	4	7	47	78
Underwriting	7	41	10	59	5	29			12	71
Claims	9	53	8	47	5	29	3	18	9	53
Claims			4	100					4	100
Sales	1	50	1	50	1	50			1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

ECONOMICS

There appeared to be about an equal split regarding the necessity of the Economics course in all the firms that responded to the survey.

Those firms hiring for underwriting, claims, and sales differed in their responses according to the departments for which the person was hired. Fifty-five percent of the firms felt that Economics was essential for their underwriters and the other forty-five percent felt it was not essential. The underwriters need this information daily in twenty-eight percent of the firms, weekly in thirteen percent of the firms, and monthly in fifty-eight percent of the firms. Sixty-three percent of the firms in this group did not feel that Economics was necessary for the personnel in the claims department whereas the other thirty-seven percent felt that it was not necessary. The claims personnel used the Economics knowledge daily in twenty percent of the firms, weekly in ten percent of the firms and monthly in sixty-eight percent of the firms. The personnel in the sales department needed Economics fifty-eight percent of the time, and the other forty-two percent of the firms responding to the survey felt the course was not essential. Forty-eight percent of the time the information was used monthly by the sales personnel and weekly eighteen percent of the time, and daily thirty-three percent of the time.

Those firms that expressed interest in the insurance graduates for their underwriting and claims departments only responded in the same matter as the above group. Sixty-five percent of the firms in this group said that Economics was essential for their underwriters and thirty-five percent felt that it was not essential. The underwriters used this knowledge monthly in seventy-six percent of the firms, and twelve percent either daily or weekly. The claims personnel needed Economics in twenty-nine percent of the firms and the other seventy-one percent felt that it was not essential. Seventy percent of the time the Economics knowledge was used only monthly, weekly in twenty-four percent of the firms, and daily in six percent of the firms.

Those firms that expressed interest only in claims personnel stated that Economics was essential to only twenty-five percent of their personnel and not essential to seventy-five percent of the people. The usage of this information was seventy-five percent monthly and twenty-five percent daily. The sales firms were equally divided in their opinions concerning the necessity of the Economics course and the usage of its knowledge.

TABLE XVII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM ECONOMICS AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	33	55	27	45	17	28	8	13	35	58
Claims	22	37	38	63	12	20	6	10	41	68
Sales	35	58	25	42	20	33	11	18	29	48
Underwriting	11	65	6	35	2	12	2	12	13	76
Claims	5	29	12	71	1	6	4	24	12	70
Claims	1	25	3	75	1	25			3	75
Sales	1	50	1	50	1	50			1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

ACCOUNTING II

Accounting II has caused a lot of controversy in the Insurance curriculum of the two-year associate degree graduate.

The firms that were interested in graduates for their underwriting, sales, and claims departments agreed all the way down the line regarding the necessity of the Accounting II course. Thirty-seven percent felt that the course was essential for all three departments and the other sixty-three percent felt that the course was not essential for the three departments. The usage of Accounting II for the underwriters is seventy-three percent of the time monthly, weekly eight percent of the time, and eighteen percent would use it daily. The claims personnel used the knowledge monthly in sixty-eight percent of the firms, weekly in twelve percent of the firms, and daily in thirty-seven percent of the firms. Sixty-eight percent of the time the knowledge would be used by the salesman once a month, twelve percent would use it weekly, and the other twenty percent would use it daily.

The group of firms that were interested in hiring personnel for their underwriting and claims departments were about equally split for their underwriters. Forty-seven percent of the firms felt that the Accounting II course was essential, and the other fifty-three percent felt that the course was not essential. The Accounting II knowledge was utilized monthly in seventy percent of the firms, weekly in twenty-four percent of the firms, and daily in six percent of the firms. The claims department personnel in sixty-five percent of the firms felt that Accounting II was essential and in thirty-five percent of the cases it was not. The knowledge of this course is used monthly in forty-seven percent of the firms, weekly in thirty-five percent of the firms, and daily in thirty-five percent of the firms.

Those firms which are interested in hiring for only their claims department felt that Accounting II was not essential in seventy-five percent of the firms, and necessary in twenty-five percent of the firms. The usage corresponded exactly in terms of monthly and daily usages. The sales firms definitely felt that Accounting II was not essential as the information was utilized only monthly.

TABLE XVIII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM ACCOUNTING II AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	22	37	38	63	11	18	5	8	44	73
Claims	22	37	38	63	22	37	7	12	41	68
Sales	22	37	38	63	12	20	7	12	41	68
Underwriting	8	47	9	53	1	6	4	24	12	70
Claims	11	65	6	35	3	18	6	35	8	47
Claims	1	25	3	75			1	25	3	75
Sales			2	100					2	100

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas: Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

OFFICE AND PERSONNEL MANAGEMENT

Those firms that expressed interest in hiring graduates for their underwriting, claims, and sales departments were about equally split in the necessity of the Office and Personnel Management course. This probably had some bearing on the department in which the person was employed as well as the rank of the employee within the department. Fifty-three percent of the firms felt that Office and Personnel Management was not essential and forty-seven percent of the firms in this group felt that the course was essential for the personnel in their underwriting department. The underwriters made use of the course knowledge monthly in fifty-three percent of the firms and either daily or weekly in the other twenty-three percent. The claims department personnel felt the Office and Personnel Management course was needed in forty percent of the firms and was not needed in the other sixty percent of the firms. This knowledge was used monthly by sixty-three percent of the claims department personnel, weekly by fifteen percent of the firms, and daily by the other twenty-two percent of the firms. They were about equally split on the necessity of the course for the sales personnel. Forty-five percent said that it was essential for their salesmen, and the other fifty-five percent felt that it was not essential. The Office and Personnel Management knowledge was used only monthly by the salesmen in fifty-five percent of the firms, weekly in twenty-two percent of the firms, and daily in twenty-three percent of the firms.

The insurance companies that expressed interest in hiring for their underwriting and claims departments only held similar views. Forty-seven percent said that it was essential for their underwriters and claims personnel and fifty-three percent said that the course was not essential. The underwriters used this information monthly in fifty-nine percent of the firms, weekly in twelve percent of the firms, and daily in twenty-nine percent of the firms. The claims personnel made use of the Office and Personnel Management knowledge monthly in fifty-three percent of the firms, weekly in twenty-nine percent of the firms, and daily in eighteen percent of the firms.

The insurance companies hiring only for the claims department felt that seventy-five percent of the time the course was not essential and was essential in twenty-five percent of the cases and the use of the knowledge corresponded to these results. The firms that were hiring only for the sales department were equally divided regarding whether or not Office and Personnel Management was an essential course.

TABLE XIX

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM OFFICE AND PERSONNEL MANAGEMENT AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	28	47	32	53	14	23	14	23	32	53
Claims	24	40	36	60	13	22	9	15	38	63
Sales	27	45	33	55	14	23	13	22	33	55
Underwriting	8	47	9	53	5	29	2	12	10	59
Claims	8	47	9	53	3	18	5	29	9	53
Claims	1	25	3	75			1	25	3	75
Sales	1	50	1	50	1	50			1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

BUSINESS MACHINES

The firms that were interested in grades for their underwriting, claims, and sales department felt as a whole that the Business Machines course was not essential for the two year associate degree graduate. The underwriters in thirty-seven percent of the firms needed this knowledge and in the other sixty-three percent of the firms, this course was not considered essential. The underwriters in these firms made use of the Business Machines knowledge monthly in fifty-seven percent of the firms, weekly in ten percent of the firms, and daily in thirty-three percent of the firms. The claims personnel needed the knowledge of Business Machines in only twenty-eight percent of the firms and the other seventy-two percent felt this course was not essential. The claims department personnel made use of the course knowledge sixty-seven percent of the time once a month, weekly in thirteen percent of the firms, and daily in twenty percent of the firms. The sales personnel did not need the Business Machines course in eighty percent of the firms but did need it in twenty percent of the firms. The sales personnel made use of the Business Machines knowledge monthly in seventy-five percent of the firms, weekly in fifteen percent of the firms, daily in ten percent of the firms.

Those firms that were interested in hiring the insurance graduates for their underwriting and claims departments only agreed wholeheartedly. Forty-seven percent of the firms said that Business Machines was essential and fifty-three percent said that the course was not essential. The underwriters made use of the course knowledge monthly in sixty-four percent of the firms, weekly in twelve percent and daily in twenty-four percent. The claims personnel used the Business Machines knowledge monthly in fifty-eight percent of the firms, weekly in twenty-four percent of the firms, and daily in eighteen percent of the firms.

Those firms that were interested in either claims personnel or sales personnel agreed that the course was not essential because the knowledge was used only monthly.

TABLE XX

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM BUSINESS MACHINES AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	22	37	38	63	20	33	6	10	34	57
Claims	17	28	43	72	12	20	8	13	40	67
Sales	12	20	48	80	6	10	9	15	45	75
Underwriting	8	47	9	53	4	24	2	12	11	64
Claims	8	47	9	53	3	18	4	24	10	58
Claims			4	100					4	100
Sales			2	100					2	100

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

PSYCHOLOGY OF HUMAN RELATIONS

Since each of the personnel in all of the insurance companies that responded works with other individuals, they were in agreement that the Psychology of Human Relations course was essential for their prospective employees.

The firms that expressed interest in hiring graduates for their underwriting, claims and sales departments felt that the course was essential as a whole. The firms employing underwriters felt the course was essential for seventy-two percent of them and twenty-eight percent of the firms did not feel that the Psychology of Human Relations course was necessary. The knowledge of this course was employed daily in sixty-five percent of the underwriting departments, weekly in ten percent of the firms, and monthly in twenty-five percent of the firms. Eighty-seven percent of the claims personnel will need this course for employment, while the firms in thirteen percent of the cases did not feel this course was essential. The course knowledge will be used daily in eighty-three percent of the firms, weekly in three percent of the firms, and monthly in thirteen percent of the firms. The sales personnel in eighty-two percent of the firms were in need of the Psychology of Human Relations course and the other eighteen percent of the firms said that it was not essential for employment. In eighty percent of the firms, the course knowledge was used daily by their salesmen, weekly in three percent of the firms, and monthly in seventeen percent of the firms.

Those firms that were interested in hiring only for their underwriting and claims departments agreed one hundred percent in that the Psychology of Human Relations was necessary eighty-two percent of the time and not essential in eighteen percent of these firms. The underwriters would use this knowledge daily in seventy-one percent of the firms, weekly in six percent of the firms, and monthly in twenty-three percent of the firms. Seventy-one percent of the claims personnel would use the Psychology of Human Relations knowledge daily, weekly in twelve percent of the firms, and monthly in the other seventeen percent of the firms.

Those companies that expressed interest in hiring insurance graduates only for either their sales or claims department agreed that the Psychology of Human Relations course was essential and would be used daily in their firms.

TABLE XXI

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM PSYCHOLOGY OF HUMAN RELATIONS AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	43	72	17	28	39	65	6	10	15	25
Claims	52	87	8	13	50	83	2	3	8	13
Sales	49	82	11	18	48	80	2	3	10	17
Underwriting	14	82	3	18	12	71	1	6	4	23
Claims	14	82	3	18	12	71	2	12	3	17
Claims	4	100			4	100				
Sales	2	100			2	100				

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

AMERICAN INSTITUTIONS

The firms included in this study agreed that the American Institutions course was non-essential in their firms. Those companies that expressed an interest in hiring personnel for their underwriting, claims, and sales departments varied in their responses only about eight percent. The underwriters needed the course in only twenty percent of the firms whereas the other eighty percent stated that the course was not essential for employment. The knowledge of the American Institutions course is used monthly in eighty-two percent of the firms, weekly in five percent of the firms and daily in thirteen percent of the firms in their underwriting departments. The claims personnel needed the American Institutions course in twenty-eight percent of the firms but it was not considered essential in seventy-two percent of the firms. The claims department personnel would make use of the course knowledge monthly in seventy-three percent of the firms, weekly in nine percent of the firms, and daily in eighteen percent of the firms. Salesmen need the American Institutions course in twenty-seven percent of these firms and it is not considered essential for employment in seventy-three percent of the firms. The sales personnel would make use of this course knowledge monthly in seventy-three percent of the firms, weekly in five percent of the firms and daily in twenty-two percent of the firms.

The insurance companies that expressed a desire to hire students from the two year associate degree insurance program for their underwriting and claims departments only were fairly close in their responses. The underwriters would need the American Institutions course in twenty-nine percent of these firms and it was not considered essential in seventy-one percent of the firms. The course knowledge would be employed monthly in eighty-eight percent of the cases and daily in the other twelve percent. The claims personnel would need the course in twenty-four percent of the firms and it would not be necessary in seventy-six percent of the firms in this group. The American Institutions knowledge would be used once a month in eighty-two percent of the firms, weekly in six percent of the firms, and daily in twelve percent of the firms in the claims department.

The companies that were hiring only for claims felt that seventy-five percent of the time the course was not essential and the prospective employee would need it in the other twenty-five percent of the cases. The information would be used monthly in seventy-five percent of the firms and weekly in twenty-five percent of the firms. The sales firms were evenly split in regard to the essentialness of the American Institutions course.

TABLE XXII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM AMERICAN INSTITUTIONS AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES.

	Knowledge				Frequently Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	12	20	48	80	8	13	3	5	49	82
Claims	17	28	43	72	11	18	5	9	44	73
Sales	16	27	44	73	13	22	3	5	44	73
Underwriting	5	29	12	71	2	12			15	88
Claims	4	24	13	76	2	12	1	6	14	82
Claims	1	25	3	75			1	25	3	75
Sales	1	50	1	50			1	50	1	50

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

COMMUNICATIONS I

All of the firms that responded to the survey seemed to be in agreement concerning the necessity of the Communications I course. Every person agreed that a person needs all the training they can get in the communications courses, especially in writing business letters, and knowledge of the use of the dictaphone. Mr. Dick Matthisn of the Northwestern Mutual Life Insurance Company of Milwaukee, Wisconsin, felt that Communications was most necessary for the underwriters as they would be going into the field to work with the agents. Mr. Harold E. Zielsdorf, Jr. of the General Casualty Co. of Wisconsin in Madison, Wisconsin, felt that dictaphone experience was very essential to the prospective insurance graduate. He stated that ninety percent of his work was done either on the telephone, dictaphone, or calculator.

Those firms that expressed interest in the graduates from the two year associate degree insurance program for their underwriting, claims and sales departments felt that the Communications I course was very essential. The underwriters need the course in eighty-seven percent of the firms and it was not considered essential in thirteen percent of the firms. This course knowledge would be used daily by the underwriters in eighty-seven percent of the firms, weekly in three percent of the firms, and monthly in ten percent of the firms. The claims personnel would consider the course essential eighty-seven percent of the time and non-essential the other thirteen percent of the time. The claims department personnel would make use of the Communications I course knowledge daily in eighty-three percent of the firms, weekly in five percent of the firms, and monthly in twelve percent of the firms. Eighty-three percent of the sales personnel would need the course in eighty-three percent of the firms and it would not be considered essential in seventeen percent of the firms. Seventy-eight percent of the time the sales personnel would be using the course knowledge daily, weekly in five percent of the firms, and monthly in seventeen percent of the firms.

Those insurance companies looking for graduates for their underwriting and claims departments only agreed one hundred percent that Communications was necessary for both departments personnel. Both departments would use the knowledge daily in eighty-two percent of the firms and weekly in the other eighteen percent of the firms.

The two firms interested in either sales only or claims only agreed one hundred percent also, Communications is essential and is utilized daily.

TABLE XXIII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM COMMUNICATIONS I AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	52	87	8	13	52	87	2	3	6	10
Claims	52	87	8	13	50	83	3	5	7	12
Sales	50	83	10	17	43	78	3	5	10	17
Underwriting	17	100			14	82	3	18		
Claims	17	100			14	82	3	18		
Claims	4	100			4	100				
Sales	2	100			2	100				

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

COMMUNICATIONS II

Ninety percent of the companies interviewed seemed to be impressed with the curriculum that is being presently offered and felt that as much emphasis as possible should be placed on the Communicatons courses.

Those companies that expressed interest in the graduates for their underwriting, claims, and sales department seemed to agree that Communications II was essential. The underwriters would need Communications II in eighty-eight percent of the firms and not necessarily need it in the other twelve percent of the firms. The Communications II knowledge would be utilized daily by the underwriters in eighty-seven percent of the firms, weekly in five percent of the firms, and monthly in eight percent of the firms. The claims department personnel would need Communications II in seventy-eight percent of the firms and not necessarily in twenty-two percent of the firms. This knowledge would be utilized daily in seventy-five percent of the claims departments, weekly in seven percent and monthly in the other eighteen percent of the claims departments. The sales force in seventy-five percent of the firms would need the Communications II course and twenty-five percent would not considered it an essential course. In seventy-eight percent of the firms, this knowledge would be used daily, weekly in three percent of the sales departments, and monthly in the other twenty-two percent of the firms responding.

Those companies that were hiring only for the underwriting and claims departments agreed one hundred percent about the essentialness of the course in ninety-four percent of the cases and not essential in six percent of the firms. The knowledge would be utilized daily in both departments in eighty-two percent of the firms, weekly in twelve percent of the firms, and monthly in six percent of the firms.

Claims and sales firms agreed also one hundred percent in their responses. The Communications II course is one hundred percent essential and will be utilized daily in one hundred percent of the cases.

TABLE XXIV

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM COMMUNICATIONS II AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	53	88	7	12	52	87	3	5	5	8
Claims	47	78	13	22	45	75	4	7	11	18
Sales	45	75	15	25	45	78	2	3	13	22
Underwriting	16	94	1	6	14	82	2	12	1	6
Claims	16	94	1	6	14	82	2	12	1	6
Claims	4	100			4	100				
Sales	2	100			2	100				

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

PRINCIPLES FOR SALESMANSHIP

It is interesting to note that although the majority of the graduates presently employed are employed in the area of sales, not one of them has been required to take a sales course. Yet, according to the insurance companies that responded to this survey, the Principles of Sales course is one of the essential courses for their prospective employees.

The respondents that expressed interest in the graduates for their underwriting, claims, and sales departments felt that the course was not essential for the underwriters in fifty-three percent of the firms, but the other forty-seven percent said yes, the Principles of Salesmanship course was essential. The sales knowledge is used monthly in fifty percent of the firms, weekly in fifteen percent of the firms, and daily by the underwriters in thirty-five percent of the firms. The claims department personnel would need the Principles of Sales course in sixty-seven percent of the firms and not need it in thirty-three percent of the firms responding to this survey. The sales knowledge will be utilized in the claims department daily in sixty-two percent of the firms, weekly in ten percent of the firms, and monthly in the other twenty-eight percent of the firms. The salesmen of these firms would need the Principles of Sales course in ninety-five percent of the firms and it was not considered essential in the rest of the firms. This knowledge would be utilized daily in the sales department ninety-three percent of the time, weekly in two percent of the firms and monthly in five percent of the firms.

The firms that were interested in hiring only underwriters and claims personnel agreed that the sales course was needed in forty-seven percent of the firms and not considered essential in fifty-three percent of the firms. The underwriters would use this knowledge daily in twenty-four percent of the firms, weekly in eighteen percent of the firms, and monthly in fifty-eight percent of the firms. The personnel in the claims department would use the Principles of Sales course daily in forty-seven percent of the firms and monthly in fifty-three percent of the firms.

Those firms that were interested in hiring only for their claims and sales departments agreed that the Principles of Sales course is essential and would be used daily in their firms.

TABLE XXV

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM PRINCIPLES OF SALESMANSHIP AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	28	47	32	53	21	35	9	15	30	50
Claims	40	67	20	33	37	62	6	10	17	28
Sales	57	95	3	5	56	93	1	2	3	5
Underwriting	8	47	9	53	4	24	3	18	10	58
Claims	8	47	9	53	8	47			9	53
Claims	4	100			4	100				
Sales	2	100			2	100				

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

FUNDAMENTALS OF SPEECH

The insurance companies that responded to this survey seemed to be in agreement regarding the essentialness of the Fundamentals of Speech course. Those companies that were interested in hiring students for their underwriting, claims and sales departments definitely were in favor of having the graduates complete this course prior to employment. The underwriters would consider the course essential in sixty-two percent of the firms as the knowledge was needed daily in fifty-eight percent of the firms and weekly in another seven percent. The course was not considered necessary for the underwriters in thirty-eight percent of the firms as the information was used only monthly in thirty-five percent of the firms. Seventy-two percent of the claims personnel would make good use of the course daily in sixty-seven percent of the firms and weekly in another eight percent of the companies. The other twenty-eight percent of the respondents felt that the course was not essential as the knowledge was used monthly in twenty-five percent of the firms. The insurance companies agreed in eighty-eight percent of the cases that their salesmen definitely needed the Fundamentals of Speech course as it was used daily in eighty-three percent of the firms and weekly in the other three percent. Twelve percent of the firms felt that their salesmen could get along without the course as the Fundamentals of Speech knowledge was used monthly in thirteen percent of these firms.

The firms that expressed interest in graduates for their underwriting and claims departments only agreed one hundred percent that the course was essential in sixty-five percent of the firms and not essential in the other thirty-five percent. The underwriters would use the Fundamentals of Speech information daily in forty-seven percent of the firms, weekly in eighteen percent of the firms and monthly in the other thirty-five percent of the firms. The claims personnel would make use of the Fundamentals of Speech knowledge daily in forty-one percent of the firms, weekly in twenty-four percent of the firms, and monthly in thirty-five percent of the firms.

Those firms that wanted to hire graduates only for their claims department felt that the Fundamentals of Speech course was essential in seventy-five percent of the cases and not essential in the other twenty-five percent. Their personnel would make use of the information daily in seventy-five percent of the firms and monthly in the other twenty-five percent of the responding insurance companies. The firms that expressed interest in hiring only for their sales department felt that the course was essential. They did differ, however, in whether the course information would be used daily or weekly.

TABLE XXVI

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM FUNDAMENTALS OF SPEECH AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	37	62	23	38	35	58	4	7	21	35
Claims	43	72	17	28	40	67	5	8	15	25
Sales	53	88	7	12	50	83	2	3	8	13
Underwriting	11	65	6	35	8	47	3	18	6	35
Claims	11	65	6	35	7	41	4	24	6	35
Claims	3	75	1	25	3	75			1	25
Sales	2	100			1	50	1	50		

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

PRINCIPLES OF FINANCE

There seems to be a general consensus of opinion regarding the essentialness of the Principles of Finance course. All the insurance companies that responded to the survey appear to feel that the course is not essential for the prospective employee except the firms that expressed interest in hiring only sales personnel.

The insurance companies that expressed interest in the insurance graduates for their underwriting, claims, and sales departments agree on the non-essentialness of the Principles of Finance course. The underwriters consider the course non-essential in seventy percent of the firms as the course knowledge is used monthly in seventy-two percent of the firms. Thirty percent of the firms feel that the course is essential for their underwriters as the information is used daily in eighteen percent of the firms and weekly in the other ten percent. The claims personnel did not need the course in seventy-five percent of the firms as the course knowledge is used monthly in seventy percent of the firms. The other twenty-five percent feel that their personnel should have the course because they need this knowledge daily in seventeen percent of the firms and weekly in thirteen percent of the firms. Sixty-seven percent of the sales personnel do not feel that the Principles of Finance course is essential as the course knowledge is used monthly in sixty-eight percent of the firms. The other thirty-three percent feel that their sales personnel should have the course as the information is used daily in twenty-eight percent of the firms and weekly in three percent of the firms.

Those insurance companies that expressed interest in hiring insurance graduates from an associate degree two year course for their underwriting and claims departments also agreed that the Principles of Finance course was non-essential. Seventy-eight percent of the firms hiring underwriters said that the course was non-essential as the information was used monthly in eighty-eight percent of the firms. The other eighteen percent that expressed interest in hiring underwriters felt that the course was essential as the information was utilized daily in twelve percent of the firms. Claims personnel in eighty-eight percent of these companies will not need the Principles of Finance course as the information is used monthly in ninety-four percent of their firms. Twelve percent of the prospective claims employees will need the course as the information is utilized daily in six percent of the firms.

The firms that were hiring only claims personnel agreed one hundred percent that course was not needed as the information is utilized only once a month. The sales firms said the Principles of Finance course was essential as the information would be used either daily or weekly.

TABLE XXVII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM PRINCIPLES OF FINANCE AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	18	30	42	70	11	18	6	10	43	72
Claims	15	25	45	75	10	17	8	13	42	70
Sales	20	33	40	67	17	28	2	3	41	68
Underwriting	3	18	14	78	2	12			15	88
Claims	2	12	15	88	1	6			16	94
Claims			4	100					4	100
Sales	2	100			1	50	1	50		

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

PRINCIPLES OF ADVERTISING

The Principles of Advertising course is presently an elective in the two year Insurance degree program and the majority of the responding insurance companies felt that the course was not essential. The firms that expressed interest only in the sales personnel agreed with the majority regarding their feelings about the necessity of the Principles of Advertising course.

The insurance companies that responded to the survey that expressed interest in hiring prospective personnel for their underwriting, claims and sales departments disagreed in terms of the department where the person was to be employed. The underwriting departments would not need the Principles of Advertising course in ninety-three percent of the firms as the information would be used monthly in ninety-two percent of the firms. Seven percent of the firms said the course was essential as the information would be used daily in three percent of the firms and weekly in the other five percent. The claims personnel also would not need the course in ninety-five percent of the firms as the knowledge would be utilized only monthly in ninety percent of the cases. In five percent of the firms, the claims personnel would be using the knowledge from the Principles of Advertising course daily in two percent of the firms and weekly in eight percent of the firms. The sales department, however, said that the course was essential in sixty-eight percent of the firms as the information would be utilized daily in fifty-three percent of the firms and weekly in twelve percent of the firms. Thirty-two percent disagreed and said the Principles of Advertising course is not essential as the information is used monthly in thirty-five percent of the cases.

Those companies that expressed interest in graduates for their underwriting and claims departments agree wholeheartedly that the course was not essential in ninety-four percent of the firms that the information is used monthly in both departments in ninety-four percent of the firms. The other six percent of the firms felt that their underwriters and claims personnel should have the course as the knowledge would be used daily in these same firms.

The insurance companies that were interested only in personnel for their claims departments said the course was not essential as the information would be used only once a month. The sales firms, however, felt that the course was essential as the course knowledge would be utilized weekly in their firms.

TABLE XXVIII

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM PRINCIPLES OF ADVERTISING AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	4	7	53	93	2	3	3	5	66	92
Claims	3	5	57	95	1	2	5	8	54	90
Sales	41	68	19	32	32	53	7	12	21	35
Underwriting	1	6	16	94	1	6			16	94
Claims	1	6	16	94	1	6			16	94
Claims			4	100					4	100
Sales	2	100					2	100		

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

INTRODUCTION TO DATA PROCESSING

The necessity of the Introduction to Data Processing course appeared to vary with the type of firms and department that the person would be employed in. Those firms that expressed interest in graduates for their underwriting, claims, and sales departments disagreed according to departments. The underwriter will need the course in fifty-three percent of the firms as the information would be used daily in thirty-two percent of the firms and weekly in seventeen percent of the firms. The course would not be considered essential for the underwriters in forty-seven percent of the firms as the knowledge will be used only monthly in fifty-two percent of the firms. Sixty-seven percent of the claims personnel would not need the Introduction to Data Processing course as the knowledge is utilized monthly in sixty-eight percent of the cases. The other thirty-three percent of the firms felt that the course was essential as the knowledge would be utilized daily in seventeen percent of the firms and weekly in fifteen percent of the firms. Seventy percent of the firms hiring for their sales departments felt that the course was not essential as the knowledge would be utilized monthly in their firms. The other thirty percent felt that their salesmen should have the Introduction to Data Processing course as the knowledge would be used daily in twenty-two percent of the firms and weekly in eight percent of the firms.

Those firms that wished to hire for their underwriting and claims departments were divided in their feelings regarding the necessity of the Introduction to Data Processing course. The underwriters felt that the course was essential in fifty-three percent of the firms and not essential in the other forty-seven percent of the firms. The course knowledge would be used by the underwriters daily in eighteen percent of the firms, weekly in twelve percent of the firms, and monthly in seventy percent of the firms. The claims personnel will need the course in sixty-five percent of the firms and not in the other thirty-five percent of the firms. The claims personnel will use the Introduction to Data Processing knowledge daily in twelve percent of the firms, weekly in twenty-nine percent of the firms, and monthly in fifty-nine percent of the firms.

The firms that were interested in hiring only either claims or sales personnel agreed one hundred percent in the non essentialness of the course as the information would be utilized only on a monthly basis.

TABLE XXIX

THE VALUE GIVEN BY RESPONDING COMPANIES TO THE COURSE IN THE CURRICULUM INTRODUCTION TO DATA PROCESSING AS THAT COURSE APPLIES TO UNDERWRITING CLAIMS AND SALES

	Knowledge				Frequency Used					
	Essential		Non Essential		Daily		Weekly		Monthly	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Underwriting	32	53	28	47	19	32	10	17	31	52
Claims	20	33	40	67	10	17	9	15	41	68
Sales	18	30	42	70	13	22	5	8	42	70
Underwriting	9	53	8	47	3	18	2	12	12	70
Claims	11	65	6	35	2	12	5	29	10	59
Claims			4	100					4	100
Sales			2	100					2	100

Responses were categorized by firms that employ personnel in three areas: Underwriting, Claims, and Sales, by firms that employ in only two areas, Underwriting and Claims, and by firms that employ only Claims personnel or Sales personnel.

CHAPTER IV

CONCLUSIONS

The objectives of this study were (1) to obtain information as to what extent the Insurance Department of the North Central Technical Imstitute is preparing the graduates for employment, and (2) to decide what revisions are necessary or desirable in the curriculum according to the suggestions of insurance employers. These objectives were met by surveying 169 insurance companies who were listed as members of the Imsurance Company Education Directors Society and receiving responses from 83 of these firms.

The following courses in the specific area of Insurance were considered essential by a majority of the responding insurance firms that expressed some interest in the graduates of the North Central Technical Institute's two-year associate degree Insurance program: Principles of Insurance, Life and Health Insurance, Property Insurance, Casualty Insurance, Insurance and Adjusting, Insurance Programming, and Introduction to Risk Management.

More than fifty percent of the responding insurance companies felt that the Business Law course was essential for the people in the claims department but not so essential for those employed in underwriting or sales. Accounting I, Psychology of Human Relations, and Communications I and II were considered essential for all prospective employees in all departments. These results agree with Mr. Ralph Simmons[1], Toronto Regional Manager of London Life, who feels that the development of a positive attitude is more important than training in technical competence and developmental skills. His firm does not believe that the distribution of technical information is a substitute for the development of skills or attitude, but they have found that the people who have developed a good attitude have had an automatic desire for skill and technical improvement. He also states that they have found it difficult to help people develop a positive attitude.

Salesmanship knowledge was considered essential in the claims and sales departments by more than fifty percent of the firms and about fifty percent of the responding firms felt it was necessary for their underwriters. This course is presently considered an elective in the North Central Technical Institute's two-year associate degree Insurance program.

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[1] Simmons, Ralph. "Happiness is Agency Building", BEST'S REVIEW, March, 1971.

A course in Business Statistics was not considered essential for the Insurance program graduate. One-third of the responding insurance companies felt that the Math of Finance course was essential for their employees in the sales, claims, and underwriting departments. Forty to sixty percent of the companies felt that the Economics course was essential for their personnel. The Accounting II course was the one that has caused the most controversy. Two-thirds of the firms that responded to the survey felt that the course was not essential but many said it was good to have.

Less than fifty percent of the firms that responded to the survey felt that the Office and Personnel Management course was not essential for their employees. This does not agree with the writings of J. Kenneth Duff and Gilbert McLean in their article titled, "Education: A Growth Industry." Their writing states that the philosophy of insurance company training directors is that manpower is the key to success in any field; therefore, it is necessary to move more toward total growth than just training. These people no longer see the individual as an insurance man first and then an administrator. Instead, they see him as being capable of fulfilling both roles. They insist, with considerable justification, that the trainees be placed immediately in the category of potential managers and that they should begin at once to be trained toward this goal. It would seem then that the Office and Personnel Management course would then be considered essential for the prospective Insurance graduate.

About one-third of the respondents felt that the Business Machines course was essential. Less than one-third of the firms answering the survey felt that American Institutions or Principles of Finance were essential to their insurance employees. Advertising was necessary only if the graduate wanted to be involved in the sale of insurance. Data Processing was considered essential but varied with the size of the firm of the responding company.

Seventy-five percent of the responding companies stated that they would be interested in hiring the graduates of the North Central Technical Institute's two-year associate degree program. Many firms stated that they would hire our graduates because they had demonstrated an interest in the insurance industry rather than because of what they had learned. Many companies hire for potential of the employee rather than for entry level positions. Mr. Howard Campbell of the Sentry Insurance Company states that they hire the personnel into a central pool and after they have shown an interest in a particular area, they will transfer them to that department.

Some of the firms responding to the survey stated that they usually look for well rounded people with liberal arts background and they will do the training. This statement agrees with a study that was done by Ganas K. Rakes and Thomas L. Whellen[2] Fifty-seven percent of the firms felt that the liberal arts background graduate was preferred to the business graduate. Forty-three percent of the firms stated they would hire a four year graduate with a degree in business. Several firms said that they felt that they would be just as satisfied with a marketing student that had had a few insurance courses.

Professor Kailin Tuan made the following statement at the annual meeting of the American Risk and Insurance Association in Las Vegas:

> In order to meet successfully the demands of change now and in the future, the leaders of the insurance business have to re-think the traditional role of their industry in a vastly different environment. Insurance educators have to re-think, too, the traditional type and direction of insurance education in preparing the upcoming generation of insurance executives and practitioners to cope with the different environment of the insurance business and to adapt to its new requirements. This being the case, the redirection and reorientation of insurance education ought to be shifted towards the liberalization of insurance education or, in other words, toward insurance education on a liberal basis. Such a liberal education, while still recognizing the importance of technicalities in the effective operation of the insurance mechanism, will also incorporate the viewpoint of consumers at large and take into consideration the concern of society as a whole. Such an approach should lead to a better and broader preparation of insurance students. As tomorrow's insurance executives, they will be better equipped to face their social responsibilities in the era of consumerism.

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[2] Rakes, Ganas K. and Thomas L. Whellen. "The Role of Business Education in Insurance Careers" BEST'S REVIEW, Vol. 72, Dec., 1971, p. 28.

[3] The National Underwriter, November 7, 1971, "Crisis in Business and Insurance Education Reviewed by Professor".

The two year associate degree graduate from the North Central Technical Institute's Insurance program should be well equipped because of the philosophy of education of this type of institution. A practical approach to solving insurance problems is stressed rather than theory and technical language.

One firm is now making job descriptions to fit the two year graduate. Other companies will be willing to do this when enough students have been placed to show that the two year student is competent on the job. When comparing the two year student from the North Central Technical Institute's Insurance program with the four year students' insurance background, the NCTI students actually have more training in the insurance field then the four year graduate.

CHAPTER V
RECOMMENDATIONS

The two year Associate Degree program at the North Central Technical Institute should investigate changes in the curriculum as the result of the questionnaire and personal interviews in the sales area. I would recommend that a sales course be added to the curriculum. In the personal interviews, it was found that most of the jobs involve some sort of selling, whether it be by phone or personal contact. The questionnaire also indicated the need for a sales class.

One of the questions concerning curriculum change was the Accounting II class. It seems students had the opinion Accounting II was not needed in their field. As for the results of the questionnaire, two courses in Accounting are not needed for an entry level position in claims or underwriting. After talking with some 30 companies, 90% of the personnel men were of the opinion that any major field in the Business Administrative area needed at least two courses in Accounting. We talk about entry level positions but these people are really looking for potential when they hire and not just someone to do the task. I am in agreement with these people and strongly recommend that two courses in accounting be left in the curriculum.

Before starting the interviews, I talked with some of the students to try and find out why they felt two courses in accounting was not needed. It is my opinion that these people are not willing to put forth the effort to pass these two courses intead of whether or not this much background is needed. Many of the students feel they do not want to go into sales and this is even more reason they should have a better background in accounting if they plan to work in home and branch offices.

After talking with personnel managers of various companies informing them of our insurance program, they seemed receptive to the idea of hiring our graduates. A mailing list is being made up so that our student services department can invite these people to our campus to interview the graduates. During the time of the study, insurance companies were not hiring many people but all felt that the need for new employees would improve very much in the coming two years, so it is important to stay in touch with these people.

Another reason for staying in close contact with these people is because their attitudes are changing toward two year graduates. A few of the companies are already writing job descriptions for two-year graduates. I would think when possible, school representatives should attend local and state functions of the CLU and CPCU organizations.

Along with this, advanced placement should be given students who are enrolled in the Associate Degree Insurance program who have already completed all or portions of the Insurance Institute of America program, CPCU, or CLU courses of study.

It is recommended that the school utilize the offer of the office of the Executive Secretary of the Independent Insurance Agents of Wisconsin who have volunteered to help promote our program in their monthly newsletter.

In addition, it is felt that future contacts for recruitment and placement be kept with insurance companies throughout the state and the Minneapolis-St. Paul area by the Business Education coordinator or other interested parties in the insurance program, rather than relying solely on the Student Services Department.

The advisory board should also be expanded to include people in the insurance industry geographically located throughout the state. This is especially important since NCTI is the only school with an Associate Degree Insurance program.

After talking with some general agents, I believe there are many employment opportunities for females in our insurance program. They are looking for women with some office skills and a good understanding of insurance. It takes them from one to three years to train a woman that can handle the office. Many of the agents spend their time in the office instead of in the field. Our recruitment program should include young women. It is a challenging and exciting field for women but much technical knowledge is needed for success and our program will do this for them.

There is not enough emphasis on sales. With the technical background a student receives, he should be able to have a good understanding of how insurance works and be very successful in sales. There are more financial possibilities in sales than any other area. This should be emphasized.

It is recommended that another follow-up study be made within the next three years similar to this one in order to determine whether these recommendations have been carried out. It will also be important in determining whether the present insurance curriculum is still relevant along with recruitment and placement procedures.

BIBLIOGRAPHY

"Crisis in Business and Insurance Education Reviewed by Professor," The National Underwriter, February 6, 1971.

Duff, Jr., Kenneth and Gilbert McLean, "Education: A Growth Industry," The National Underwriter, February 6, 1971.

Gregory, Paul, "Speaking of Discrimination," Best's Review Vol. 72: 79-80, July, 1971.

Rahes, Ganas K., and Thomas L. Wheelen, "The Role of Business Education In Insurance Careers," Best's Review, Vol. 72: 26, December, 1971.

Simmons, Ralph, "Happiness is Agency Building," Best's Review, Vol. 71: 52, March, 1971.

APPENDIX

COMPANIES CALLED ON FOR PERSONAL INTERVIEWS

Appleton
Joel E. Hervat
Assistant Personnel Manager
Home Mutual

Robert R. Brennan
Controller
Integrity Mutual

Don H. Johnson
Director of Personnel
Services for Aid
Association for Lutherans

George Moore, Jr.
Home Mutual Sales

Madison
Paul Mast
State Executive Director
for Independent Agents

Norb Vanden Hewell
American Family

Howard Buenzille
CUNA

Milt Showers
Rural Insurance

Robert W. Schmitz
General Casualty

Donald Lantz
National Guardian Life

Don C. Lynn
Wisconsin Mutual Insurance

Horace Grooms
Wisconsin Life

Mr. Keys
Hallmark Insurance

Merrill
J. E. Marn holtz
Church Mutual

Milwaukee
L. F. Steward
Travelers Insurance Companies

Herald F. Williquette
Northwestern National

Robert C. LaBrot
Northwestern Mutual

Gerald B. O'Connell
Time Insurance

Thomas J. Bowe
Badger State Mutual

Minneapolis
Tom Martin
Employers

James Joyslin
Ministers Life

Doug Davis
Investors Diversified Service

Harlow Hogsven
Lutheran Brotherhood

Lawrence G. White
Northwestern National

St. Paul
Richard M. Morphew
Mutual Service Insurance Co.

Edward Miller
Minnesota Mutual

Mr. Strickland
St. Paul Insurance Co.

COMPANIES CALLED ON FOR PERSONAL INTERVIEWS

Stevens Point
Howard Campbell
Personnel Manager
Sentry Insurance

Al Noel
Sentry

Jack Butler
Sentry

Jim Schlieker
Sentry

Paul Gustke
Sentry

Wausau
Mike Tillish
Employers Insurance

Harold Bliss
Employers Insurance

Nick Smith
Employers

LIST OF INSURANCE COMPANIES

Firm Name and Address	Respondent
Milwaukee Insurance Milwaukee, Wis. 53201	Robert A. Rogo
Badger State Mutual Casualty Co. 5434 Capitol Dr., Milwaukee, Wis. 53216	Richard C. LeBarron CPCU Director of Agency
Agricultural Insurance Group 215 Washington St., Watertown, N. J. 13601	C. J. LaBerge, Sec'y.
Mutual Service Insurance Co. 1919 University, St. Paul, MN	Shirley M. Lang
Integrity Mutual Insurance Co. 526 W. Wisconsin Ave., Appleton, WI 54911	Robert R. Brennan
Sentry 3101 Dixon, Stevens Point, WI 54881	Huck Tompkins
Reliance Insurance Companies 4 Penn Center Plaza Philadelphia, PA 19103	William B. Ulwer
United States Fidelity & Guaranty Co. 34 Commerce Ct., Baltimore, Md. 21203	Philip J. Hardy
American College of Life Underwriters 270 Bryn Mawr Ave., Bryn Mawr, PA 19010	Barnie E. Abelle
The Continental Insurance Co. 80 Maiden Lane, New York, N. Y. 10038	Joseph Fitzmaurice
The American Life Insurance Co. of New York 100 Broadway, New York, N. Y. 10005	Lois Kortum, Secretary
Nationwide Insurance Co. Columbus, Ohio 43216	Lloyd Benney Paul Donald Harry Whitlatch
Harleysville Mutual Insurance Co. 355 Maple Ave., Harleysville, PA 19438	Richard C. Gies
General Adjustment Bureau, Inc. 123 William St., New York, NY 10038	G. M. Lynch Jr.
State Automobile Mutual Insurance Co. Columbus, OH 43216	Jack Alexander

Firm Name and Address	Respondent
Sentry Insurance Stevens Point, WI 54481	Tom Ryan
Independent Insurance Agency of Wisconsin Box 96, Middleton, WI 53562	Paul H. Mast
Germantown Mutual Insurance Co. Germantown, WI 53022	
Hawkeye-Security Insurance Co. 1017 Walnut St., Des Moines, Iowa 50307	R. J. Russell
Fireman's Fund American Insurance Co. 3333 California San Francisco,CA 94120	Murray C. Edae
New Hampshire Insurance Group 1750 Elm Street Manchester, NH 13105	Ellis S. Perrigo
Allstate Insurance Co. Murray Hill, N. J.	William T. Reid
Employers Insurance of Texas Dallas, TX 75221	Bill Stephens
Daile - AAA 150 Bagley, Detroit, Michigan 48226	Dehn Chamberlain
Hartford Insurance Group Hartford Plaza Hartford, CT. 06115	Joseph B. Whittel
Great American Insurance Co. Los Angeles, CA 90020	Daved R. Simmons
Lynn Mutual Insurance Co., Inc. Neillsville, Wisconsin 54456	Delbert P. Struble
Marine Insurance Handbook, Inc. P. O. Box 723 Chicago, Illinois 60690	William H. Rodda
All State All State Plaza, Northbrook, IL 60062	E. H. Numrich

Firm Name and Address	Respondent
Dairyland Insurance Co. Madison, WI 53705	G. Dan Strampe
Rural Insurance	Milton Showers
Lutheran Brotherhood 701 Second Ave. S., Minneapolis, MN	Garlan Hogsven
Mutual Service Insurance Co. 1919 University St. Paul, MN 55104	R. M. Morphew
General Casualty 117 East Wilson, Madison, WI	David A. Ross
Employers Insurance of Wausau Wausau, WI 54401	Kurt Weiss
Northwestern National Milwaukee	James Ehrustrom
Northwestern Mutual Life Insurance 720 East Wisconsin Ave. Milwaukee, WI 53202	Robert C. LaBrot
Independent Agents Association Wisconsin Rapids, WI 54494	Arthur J. Gilmaster
Independent Agents Association Madison, WI	The Reckerman Agency
Employers Insurance of Wausau	N. Smith
Church Mutual Ins. Co. 1004 First St., Merrill, WI	Vice Pres., Wisconsin Div.
Home Mutual Insurance Group Appleton, WI 54911	Robert J. Verdoorn
Employers Insurance of Wausau Wausau, WI 54401	
Badger Mutual Ins. Co. 1635 West National Ave. Milwaukee, Wis. 53204	Vice Pres., Ronald Reutz Underwriting

Firm Name and Address	Respondent
West Bend Mutual Insurance Co. West Bend, WI 53095	James F. Bohn
Integrity Mutual Ins. Co. 526 W. Wisconsin Ave. Appleton, WI 54911	Willis R. Johnson
Milwaukee Mutual Insurance Co. 803 W. Michigan St. Milwaukee, WI 53201	Howard W. Monsen
Retail Lumbermens Mut. Ins. Co. 6450 W. Fond du Lac Ave, Milwaukee, Wis. 53218	Marvin Gumm
Cuna Mutual 5910 Mineral Pt. Road Madison, WI.	Howard Buerzle Stanley Langloss
American Family Madison, Wis.	Vice-Pres., Personnel
The Wisconsin Life Ins. Co. Box 5099-709 No. Segoe Rd Madison, Wis. 53705	H, W. Grooms
The Lumbermens Mutual Ins. Co. 900 Springmill St., P. O. Box 459 Mansfield, Ohio 44901	W. G. Schultz
National Assn. of Ins. Agents 96 Fulton St., New York, NY 10038	Matthew A. Cantoni, Jr.
Alliance Insurance Co. McPherson, Kansas 67460	M. E. Garrelts, Sr.
State Farm Insurance Co. 112 East Washington St. Bloomington, Ill. 61701	Dr. William T. Beadles
Home Mutual Insurance Co. 1001 W. Fosen Appleton, Wis. 54911	Assistant Personnel Mgr.

Firm	Name and Address	Respondent
Heri	tage Mutual Insurance Co. 2300 Kohler Memorial Drive Shet ygan, WI 53081	Roy Prast
Mich	igan Mutual Liability Co. 28 W est Adams Ave., Detroit, MI 48226	Beabook
Shet	ygan Falls Mutual Insurance Co. Shet ygan Falls, WI 53085	Warren A. Williams
Wis.	Farmers Mutual Ins. Co. June au, WI 53039	Victor A. Rude
Inde	pendent Agents Association Bell ville, WI	William J. Fahey
Aid	Association for Lutherans Appl ton, WI 54911	Jack Gillespie
Prud	ntial Insurance Co. of America Minn apolis, MN	Ken Frenet
Nort	western National Life	Lawrence G. White
Mini	ters Life Minn apolis, MN	James Joyslin
Hall	ark Insurance Box 269 53705	Mr. Keys
Adju	tment Co., Inc. Hamm nd, Indiana 46324	
Chur	h Mutual Insurance Co. Merr ll, WI 54552	J. E. Marnholtz
Minn	sota Mutual Life Ins. Co. 345 edar St., St. Paul, MN 55101	Edward Miller
Amer	can Family Ins. Co. Madi on, WI 53701	L. F. Mapes
Impr	ved Risk Mutuals 15 N rth Broadway Whit Plains, New York 10601	Lawrence E. Dubak

Firm Name and Address	Respondent
The Atlantic Companies 45 Wall St., New York, NY 10005	Leonard C. Bailey
Northwestern National Ins. 731 North Jackson St. Milwaukee, WI	Gerald F. Williquette
Fireman's Fund American 3333 California St. San Francisco, CA 94120	German Keck
Northwestern Mutual Life Milwaukee, WI	Dick Matthisn
Independent Insurance Agency of Wisconsin 7427 Hubbard, Middleton, WI 53562	Ed Garpentio
United Services Automobile Association San Antonio, TX 78215	W. J. Caperton CPCU
Michigan Millers 2425 Grand River Lansing, MI 48901	Duane Bower
General Adjustment Bureau, Inc. New York, N. Y. 10038	James I. Mackenzie
Knott Insurance 106 S. Chestnut	James W. Jewell
General Casualty Co. of Wis. 117 East Wilson St. Madison, Wis. 53501	Harold E. Zielsdorf, Jr.
St. Paul Insurance Co. Inc. 385 Washington St. Paul, Minnesota	Strickland
Northwestern National Milwaukee, WI	Jerry Williquette
Time Insurance Milwaukee, WI	Gerald O'Connell

North Central Vocational, Technical and Adult Education District

North Central Technical Institute

Lawrence B. Hoyt
Director

1000 Schofield Avenue

Wausau, Wisconsin 54401
Telephone 715 - 675-3331

Three years ago we initiated a two year associate degree program in insurance to better serve the insurance industry in Wisconsin. Because of the vastness of the industry, we have constructed our curriculum to serve underwriting, claims, and other positions.

We feel there is a need for revising this curriculum, and we are seeking advice and counsel from the industry to help us make these revisions meaningful. The attached curriculum and course descriptions will aid you in filling out the survey.

Your assistance will be greatly appreciated and will guide us in making the curriculum changes. Please complete this survey and return by July 30 in the enclosed self-addressed paid envelope.

Sincerely yours,

Jack T. Dickerson

Jack T. Dickerson

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Below you will find the insurance curriculum and a brief course description to help give you some idea as to what is being taught in some of the courses that may not be too clear from the course title alone. We need your advice as to what knowledge is needed in preparing the student for employment in your industry.

First Semester

Principles of Insurance
Psychology of Human Relations
Communications I
Business Law
American Institutions

Second Semester

Life & Health Insurance
Business Machines
Mathematics of Finance
Communications II
Economics

Third Semester

Property Insurance
Casualty Insurance
Accounting I
Business Statistics
Elective

Fourth Semester

Insurance Adjusting
Accounting II
Introduction to Risk Management
Insurance Programming
Office & Personnel Management

Scheduled Electives

Fundamentals of Speech
Principles of Finance
Principles of Advertising
Introduction to Data Processing

Accounting I

This class is designed for those with no background in bookkeeping or accounting and a refresher for those with limited background.

Accounting II

The second course covers partnership and corporation records with emphasis on control and decision-making procedures. Topics covered are basic concepts, capitalization, long term indebtedness, financial statement analysis and introduction to cost and income tax accounting.

American Institutions

A study of American economic and political institutions as they affect the individual as a citizen and a productive member of society.

Business Machines

Typewriting for nine weeks.
Machines (nine weeks). Basic instruction and drill in operating the rotary calculator, printing calculator and the ten-key adding-listing machine.

Communications I

The course covers an introduction to modern communications with emphasis placed on language structure, mechanics of style, development of listening skill and oral communications.

Communications II

Designed to improve the student's speaking, reading, writing and listening skills. Includes writing of business letters, developing a data sheet and writing reports.

Economics

Topics covered in this class include economic structure and operation, income distribution, money and banking, price analysis, economic development and growth.

Logic and Statistics

Logic--Topics such as Boolean Algebra, truth tables, Venn diagrams. These topics are beneficial in the computing field.

Statistics--Learn methods of organizing, presenting, analyzing data and how this knowledge is used in business.

Math of Finance

The course is designed to cover many areas of mathmatics which are related to problems which face most businesses.

Office and Personnel Management

Emphasis is placed on the flow of office paper work and information throughout the entire business enterprise. Topics include identifying executive principles and problems, selections and training of office personnel and current office management issues.

North Central Technical Institute
1000 Schofield Avenue
Wausau, WI 54401

INSURANCE CURRICULUM STUDY

Firm Name _____

Address _____

city state zip code

Respondent _____

1. Check the insurance product lines that your company handles.

Casualty	Life
___Workmen's Compensation	___Individual
___Public Liability	___Group Life
___Property Insurance	___Group Accident and Health
___Auto Insurance	___Pensions and Annuities
___Crime Insurance	___Estate Planning
___Inland Marine	

2. What is the approximate current number of employees employed by your firm in your city? _____

3. Please list in the categories below, the job classification in which your company would employ graduates from a two year associate degree insurance program.

Claims	Underwriting	Sales	Other Job Categories

4. Would you please give the approximate number of people employed in the categories listed with less than a four year degree?

Claims	Underwriting	Sales	Other Job Categories

5. After reviewing the attached curriculum and course descriptions, would you rate the value of the following courses in the various areas?

CURRICULUM	Underwriters					Claims					Sales					Other Job Categories (office areas)				
	Knowledge		Frequency Used			Knowledge		Frequency Used			Knowledge		Frequency Used			Knowledge		Frequency Used		
	Essential	Not Essential	Daily	Weekly	Monthly	Essential	Not Essential	Daily	Weekly	Monthly	Essential	Not Essential	Daily	Weekly	Monthly	Essential	Not Essential	Daily	Weekly	Monthly
Insurance																				
Principles of Insurance																				
Life and Health Insurance																				
Property Insurance																				
Casualty Insurance																				
Insurance and Adjusting																				
Insurance Programming																				
Introduction-Risk Mgt.																				
Business Education																				
Business Law																				
Accounting I																				
Business Statistics																				
Math of Finance																				
Economics																				
Accounting II																				
Office and Personnel Mgt.																				
Business Machines																				
General Education																				
Psych. of Human Relations																				
American Institutions																				
Communications I																				
Communications II																				
Electives																				
Principles of Salesmanship																				
Fundamentals of Speech																				
Principles of Finance																				
Principles of Advertising																				
Intro. to Data Processing																				

PLEASE PUT ADDITIONAL COMMENTS ON BACK